

Information to identify the case:

Debtor 1 Darlene M. Amodeo
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **13-24715-CMB**

Social Security number or ITIN **xxx-xx-7388**
EIN **-----**
Social Security number or ITIN **----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Darlene M. Amodeo

3/1/19

By the court:

Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Darlene M. Amodeo
 Debtor

Case No. 13-24715-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 18

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db +Darlene M. Amodeo, P.O. Box 238, Webster, PA 15087-0238
 cr +The Bank of New York Mellon, et al, c/o Prober & Raphael, ALC, 1600 South Douglass Road, Anaheim, CA 92806-5948
 13745936 +First Federal Credit, 24700 Chagrin Boulevard, Suite 2, Beachwood, OH 44122-5662
 13745937 +Jeffrey Amodeo, P.O. Box 238, Webster, PA 15087-0238
 13745938 NCO Financial Systems/55, P.O. Box 13570, Philadelphia, PA 19101
 13776313 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13745939 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13953949 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, CERTIFICATEHOLDERS OF THE CWABS INC., AS, Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14720443 +The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Mar 02 2019 03:38:15 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +E-mail/Text: bankruptcy.bnc@ditech.com Mar 02 2019 03:37:53 Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0001

cr E-mail/Text: bankruptcy.bnc@ditech.com Mar 02 2019 03:37:53 Green Tree Servicing LLC, Attn: Dave Mattson, BK Rep, PO Box 6154, Rapid City, SD 57709-6154

13745933 +EDI: BANKAMER.COM Mar 02 2019 08:13:00 Bank of America, N.A., 2380 Performance Drive, Richardson, TX 75082-4333

13745934 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 02 2019 03:38:40 Collection Service Center, 839 Fifth Avenue, New Kensington, PA 15068-6303

13745935 +EDI: CCUSA.COM Mar 02 2019 08:08:00 Credit Collection USA, P.O. Box 873, Morgantown, WV 26507-0873

14034952 E-mail/Text: bankruptcy.bnc@ditech.com Mar 02 2019 03:37:53 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154

13809280 +EDI: WFFC.COM Mar 02 2019 08:08:00 Wells Fargo Bank, N.A., 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001

13745940 EDI: WFFC.COM Mar 02 2019 08:08:00 Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
 cr* +Wells Fargo Bank N.A., 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 andygornall@latouflawfirm.com
 James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 bkgroup@kmllawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winneccour cmeecf@chapter13trusteedpa.com

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 18

Date Rcvd: Mar 01, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Shawn N. Wright on behalf of Debtor Darlene M. Amodeo shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;audrey@shawnwrightlaw.co
m

TOTAL: 5